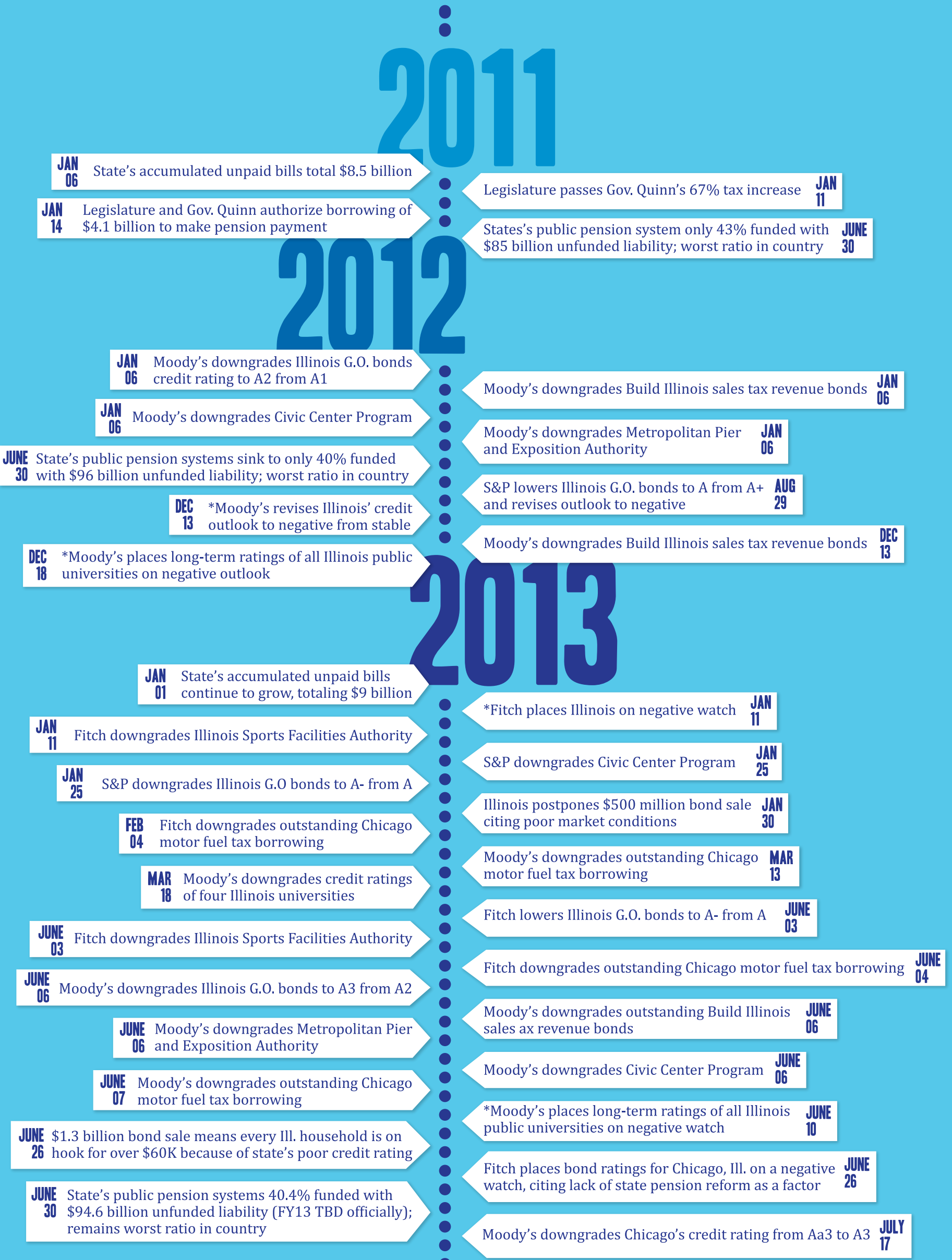


PENSION CRISIS TIMELINE



*Denotes negative action by rating agency